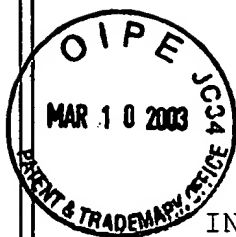


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GFR:daw



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BT
3-19-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of)

YOON et al.)

Serial No. 09/874224)

Examiner: Vincent A. MILLEN

Filed: June 6, 2001)

Group Art Unit: 3624

For: LOAN SYSTEM OF FINANCIAL INSTITUTION AND METHOD THEREOF

INFORMATION DISCLOSURE STATEMENT

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Assistant Commissioner for Patents
Washington, D.C. 20231

Dear Sir:

Under the provisions of 37 C.F.R. §§ 1.56, 1.97 and 1.98, Applicant submits herewith copies of publications that the Office may wish to consider in examination of the subject application. The publications are listed on the attached form PTO-1449.

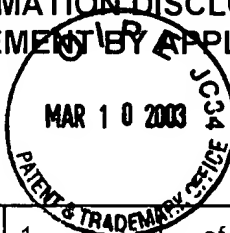
I hereby certify that each item of information contained in this information disclosure statement was first cited in a communication from a foreign patent office in a counterpart foreign application not more than three months prior to the filing of this statement.

Respectfully submitted,

By

G. F. Rothwell

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INFORMATION DISCLOSURE STATEMENT BY APPLICANT 				Complete if Known	
				Application Number	09/874224
				Filing Date	June 6, 2001
				First Named Inventor	Dong-Kyoon YOON
				Group Art Unit	3624
Examiner Name	Vincent A. MILLEN				
Sheet	1	of	1	Attorney Docket Number	1751-289

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY
		Number	Kind Code ² (if known)		

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GROUP 3600

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document			Name of Patentee of Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	T ⁶
		Office ³ Code	Number ⁴	Kind ⁵ (if known)			
	1	KR	2001-0095857 (English abstract)		Samsung Capital Co., Ltd.	11/07/2001	

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹Unique citation designation number. ²See attached Kinds of U.S. Patent Documents. ³Enter Office that issued the document, by the two-letter code.

⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶Applicant is to place a check mark here if English language translation is attached. AB indicates that only an English language abstract is attached.